

DO NOT ENTER: /N.P./

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AMENDMENTS TO THE CLAIMS

Please amend claims 1 and 50-52, and add new claims 53 and 54 as follows:

1. (Currently amended) A method for generating a customized proposal in the development of insurance plans for a customer, the method comprising steps of: storing customer data within a database in a computer system by using one or more modules, the database having stored therein insurance plan products with plan requirements data; determining if a particular insurance plan may be offered but is not currently available to the customer based upon the stored plan requirements data and either the stored customer data or user selected plan options by using the one or more modules, the user selected plan options being obtained from an input device of the computer system; presenting a description of insurance plan options currently available to the customer on a display device of the computer system based upon the stored customer data and the user selected plan options by using the one or more modules, the description of insurance plan options including an indication that a particular insurance plan ~~has been determined to not be currently available~~ had previously been unavailable to the customer; and generating a customized proposal in the computer system based upon a selection made from the presented insurance plan options that includes a description of an insurance plan by using the one or more modules, at least a portion of the customer data, and estimated costs for the insurance plan, wherein the customized proposal resulted from a preliminary proposal module taking a plan produced by a plan configuration engine module along with cost data to produce a formal proposal.